

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF \_\_\_\_\_

In re CASSANDRA BANKO

Case No. 1829983 (ABA)  
Reporting Period: 08/1/2019- 08/31/2019

AUGUST

MONTHLY OPERATING REPORT

File with Court and submit copy to United States Trustee within 20 days after end of month.

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached	Affidavit/Supplement Attached
Schedule of Cash Receipts and Disbursements	MOR-1	X		
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1a	X		
Schedule of Professional Fees Paid	MOR-1b	X		
Copies of bank statements		X		
Cash disbursements journals				
Statement of Operations	MOR-2			
Balance Sheet	MOR-3			
Status of Postpetition Taxes	MOR-4	X		
Copies of IRS Form 6123 or payment receipt				
Copies of tax returns filed during reporting period				
Summary of Unpaid Postpetition Debts	MOR-4			
Listing of aged accounts payable	MOR-4			
Accounts Receivable Reconciliation and Aging	MOR-5			
Debtor Questionnaire	MOR-5			

I declare under penalty of perjury (28 U.S.C. Section 1746) that this report and the attached documents are true and correct to the best of my knowledge and belief.

Signature of Debtor

Date

Signature of Joint Debtor

Date

Signature of Authorized Individual\*

Date

Printed Name of Authorized Individual

Title of Authorized Individual

\* Authorized individual must be an officer, director or shareholder if debtor is a corporation; a partner if debtor is a partnership; a manager or member if debtor is a limited liability company.

Cassandra Banko  
Debtor

Case No. 18-29983 (ABA)  
Reporting Period 8/1/2019-8/31/2019

AUGUST

### INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

( This Form must be submitted for each Bank Account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (INDV) (CONT)]

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month	\$1,671.31	
<b>RECEIPTS</b>		
SSDI Child Benefit Pay	\$1,409.00	\$13,976.00
SSDI PAY	\$2,658.60	\$26,373.00
Our Kids Miami Adoption Pay	\$428.00	\$4,280.00
Hrac Reservations Refund	\$0.00	\$1.00
Rent Received RENTER PAID 1/2 July 26 sceond 1/2 in Sept	\$0.00	\$61,327.50
Deposits -	\$2,709.08	\$47,565.93
ALLSTATE Homeowner's Insurance Claim for Water Damage 2nd payment	\$0.00	\$2,958.69
Sale of Assets		
Other Income (attach schedule)-		
<b>Total Receipts</b>	<b>\$7,204.68</b>	<b>\$156,482.12</b>
<b>DISBURSEMENTS</b>		
<b>ORDINARY ITEMS:</b>		
Mortgage	\$0.00	\$3,296.00
Utilities	\$609.14	\$7,508.10
Insurance	\$0.00	\$317.44
Auto Expenses	\$188.12	\$4,796.69
Repairs/ Maintenance	\$10.97	\$8,067.99
Medical Expenses	\$429.14	\$19,229.77
Travel/ Entertainment	\$861.72	\$20,390.98
Food/ Dining Out	\$1,654.30	\$9,635.38
Personal Expenses	\$2,375.51	\$30,238.79
ATM/ Withdrawls	\$2,217.53	\$59,822.76
<b>Total Ordinary Disbursements</b>	<b>\$8,346.43</b>	<b>\$163,303.90</b>
<b>REORGANIZATION ITEMS:</b>		
Professional Fees		
U. S. Trustee Fees - Q2 2019	\$0.00	\$1,950.00
Other Reorganization Expenses (attach schedule)		
<b>Total Reorganization Items</b>	<b>0</b>	<b>0</b>
<b>Total Disbursements (Ordinary + Reorganization)</b>	<b>\$8,346.43</b>	<b>\$165,253.90</b>
<b>Net Cash Flow (Total Receipts - Total Disbursements)</b>	<b>-\$1,141.75</b>	<b>\$2,649.35</b>
<b>Cash - End of Month (Must equal reconciled bank statement)</b>	<b>\$709.43</b>	

\*\* CASH END OF MONTH INCLUDES CHECKING AND SAVINGS STATEMENTS

FORM MOR-1(INDV)  
(9/99)

In re\_CASSANDRA LYNN BANKO\_  
Debtor

Case No. 18-29983 (ABA)  
Reporting Period: 8/1/2019-08/31/2019

**STATEMENT OF OPERATIONS - Single Asset Real Estate Case**  
(Income Statement)

The Statement of Operations is to be prepared on an accrual basis. The accrual basis of accounting recognizes revenue when it is realized and expenses when they are incurred, regardless of when cash is actually received or paid.

INCOME	Month	Cumulative Filing to Date
<b>Rental Income RENTER PAID LATE POSTS SEPT 2019</b>	\$0.00	\$58,267.25
Additional Rental Income		
Common Area Maintenance Reimbursement		
Total Income (attach Rent Roll)	\$0.00	\$58,267.25
<b>EXPENSES</b>		
MORTGAGE- PRINCIPAL AND INTEREST ** RATE INCREASE 2019	\$2,930.10	\$31,007.13
RENTER'S INSURANCE	\$599.71	\$6,543.44
TAXES- REAL ESTATE	\$1,110.17	\$12,211.87
MORTGAGE- ESCROW SHORTAGE PAYMENT	\$0.00	\$909.99
Management Fees		
Other Interest		
Repairs		
Supplies		
Travel and Entertainment		
Utilities		
Utilities		
Other: (List Below)		
Total Operating Expenses Before Depreciation		
Depreciation/Depletion/Amortization		
Net Income (Loss) Before Other Income & Expenses		
<b>OTHER INCOME AND EXPENSES</b>	\$4,639.98	\$55,312.41
Other Income: (List Below)		
Interest Expense		
Other Expense: (List Below)		
Net Income (Loss) Before Reorganization Items		
<b>REORGANIZATION ITEMS</b>		
Professional Fees	\$0.00	\$0.00
U. S. Trustee Quarterly Fees Q2 2019	0.00	1,950.00
Interest Earned on Accumulated Cash from Chapter 11**		
Gain (Loss) from Sale of Property		
Other Reorganization Expense: (List Below)		
Total Reorganization Expenses	\$0.00	\$1,950.00
Income Taxes		
Net Income (Loss)	(\$4,639.98)	\$1,004.84

\*\*"Insider" is defined in 11 U.S.C. Section 101(31).

\*\*Interest Earned on Accumulated Cash from Chapter 11: Interest earned on cash accumulated during the chapter 11 case, which would not have been earned but for the bankruptcy proceeding, should be reported as a reorganization item.

FORM MOR-2 (RE)  
(9/99)



**INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS**

**AUGUST**

**2019**

ACCOUNT	DATES	MORTGAGE	AUTO	UTILITIES	REPAIRS/ M	MEDICAL EXP	TRAVEL/ENT	FOOD/DINING	PERSONAL EXP	ATM WITHDR	DEPOSITS
											<b>CASH</b>
DIP ACCOUNT	8/1-8/31	\$0.00	\$188.12	\$609.14	\$10.97	\$429.14	\$861.72	\$1,654.30	\$2,375.51	\$2,217.53	\$2,709.08
<b>TOTALS</b>		<b>\$0.00</b>	<b>\$188.12</b>	<b>\$609.14</b>	<b>\$10.97</b>	<b>\$429.14</b>	<b>\$861.72</b>	<b>\$1,654.30</b>	<b>\$2,375.51</b>	<b>\$2,217.53</b>	<b>\$2,709.08</b>

# Wells Fargo Everyday Checking

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CASSANDRA L BANKO  
DEBTOR IN POSSESSION  
CH11 CASE #18-29983 (NJ)  
304 N ESSEX AVE  
MARGATE CITY NJ 08402-1830

## Questions?

Available by phone 24 hours a day, 7 days a week:

Telecommunications Relay Services calls accepted

**1-800-TO-WELLS** (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: wells Fargo.com

Write: Wells Fargo Bank, N.A. (347)

P.O. Box 6995

Portland, OR 97228-6995

## You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

## Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wells Fargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input checked="" type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>

## Activity summary

Beginning balance on 8/1	\$1,671.31
Deposits/Additions	7,384.57
Withdrawals/Subtractions	- 8,346.45
<b>Ending balance on 8/31</b>	<b>\$709.43</b>

Account number:

CASSANDRA L BANKO  
DEBTOR IN POSSESSION  
CH11 CASE #18-29983 (NJ)

New Jersey account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 021200025

## Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

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## Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/1		Purchase authorized on 07/31 Sq *Agnes Cafe Bre Ventnor City NJ S589212632453321 Card 6976		27.96	
8/1		Recurring Payment authorized on 07/31 Microsoft*Xbox Liv Msbill.Info WA S589213013348714 Card 6976		9.99	
8/1		Purchase with Cash Back \$ 40.00 authorized on 08/01 Cvs/Pharmacy #00 00853--9 Margate City NJ P00589213564407787 Card 6976		96.37	
8/1		Ptc E-Zpass Csc ACH Auto 190731 81673619 Cassandra Banko		35.00	1,501.99
8/2		Recurring Payment authorized on 07/31 Apl*Itunes.Com/Bil 866-712-7753 CA S469213233260576 Card 6976		2.99	
8/2		Island Gym ABC Club Fees 1921301002285 - Island Gym 888-827-9262		26.71	1,472.29
8/5		Online Transfer From Banko C Way2Save Savings xxxxxx9126 Ref #lb06Mwq9Nr on 08/05/19	300.00		
8/5		Purchase authorized on 08/02 Fast Break Toms River NJ S389214533104352 Card 6976		33.79	
8/5		Purchase authorized on 08/02 Wawa 953 0000 Toms River NJ S309214666167002 Card 6976		32.50	
8/5		Purchase authorized on 08/02 Sq *Barby's Ventnor City NJ S469214805651267 Card 6976		20.00	
8/5		Purchase authorized on 08/02 Steve & Cookies By Margate City NJ S309215006030446 Card 6976		51.72	
8/5		Purchase authorized on 08/03 Aldi 60076 Egg Harbor to NJ P00000000181020582 Card 6976		24.08	
8/5		Purchase authorized on 08/03 Marshalls 4001 Black H Mays Landing NJ P00000000073379243 Card 6976		25.76	
8/5		Purchase authorized on 08/03 Ulta #1410 Mays Landing NJ P00000000985833753 Card 6976		98.09	
8/5		Purchase authorized on 08/04 Casel's Market Margate City NJ P00000000481465039 Card 6976		28.31	
8/5		Recurring Payment authorized on 08/04 Daily Harvest Httpswww.Dail NY S469216803564096 Card 6976		167.76	
8/5		Purchase authorized on 08/05 Marshalls 4001 Black H Mays Landing NJ P00000000583666229 Card 6976		10.65	
8/5		Purchase authorized on 08/05 Marshalls 4001 Black H Mays Landing NJ P00000000287865394 Card 6976		12.77	
8/5		Purchase Return authorized on 08/05 Marshalls 4001 Black H Mays Landing NJ P00000000884161257 Card 6976	70.97		
8/5		Comcast Cable 190802 9862330 Cassandra *Banko		209.14	
8/5		Geico Prem Coll 190804 8A07V9Qndkboe E Cassandra Banko		55.98	
8/5		Venmo Payment 2339625641 Cassandra Banko		180.00	892.71
8/6		Purchase authorized on 08/03 B - Wch Front Desk Atlantic City NJ S469215617674248 Card 6976		44.62	
8/6		Purchase authorized on 08/05 Hollywood Nails II Northfield NJ S469218001371667 Card 6976		92.00	756.09
8/7		Purchase authorized on 08/05 Macys .Com 800-289-6229 OH S389217680740766 Card 6976		15.99	
8/7		Purchase authorized on 08/05 Macys .Com 800-289-6229 OH S389217680740766 Card 6976		64.72	
8/7		Purchase authorized on 08/05 Wendys #207 Northfield NJ S469217787021590 Card 6976		14.75	
8/7		Purchase authorized on 08/06 Venus.Com WWW.Venus.Com FL S589218553175743 Card 6976		137.89	
8/7		Purchase authorized on 08/06 Sq *Barby's Ventnor City NJ S589218571628855 Card 6976		20.00	502.74
8/8		Purchase authorized on 08/06 Windrift Restauran Avalon NJ S389218786543349 Card 6976		36.00	
8/8		Purchase authorized on 08/06 Margate Dairy Bar Margate City NJ S469219133570456 Card 6976		23.69	

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**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/8		Purchase with Cash Back \$ 20.00 authorized on 08/08 Cvs/Pharmacy #00 00853--9 Margate City NJ P00309220844746278 Card 6976		79.49	
8/8		Venmo Payment 2354497165 Cassandra Banko		1.00	
8/8		Venmo Payment 2354500799 Cassandra Banko		36.00	326.56
8/9		Online Transfer From Banko C Way2Save Savings xxxxxx9126 Ref #b06Nkcqt3 on 08/09/19	100.00		
8/9		Online Transfer From Banko C Way2Save Savings xxxxxx9126 Ref #b06Nltdwl on 08/09/19	90.00		
8/9		Purchase authorized on 08/08 Sq *Agnes Cafe Bre Ventnor City NJ S389220490984912 Card 6976		15.72	
8/9		Purchase authorized on 08/08 Sq *Agnes Cafe Bre Ventnor City NJ S589220491621610 Card 6976		24.20	
8/9		Purchase with Cash Back \$ 40.00 authorized on 08/09 Casel's Market Margate City NJ P00000000889301007 Card 6976		55.56	
8/9		ATM Withdrawal authorized on 08/09 One Borgata Way Atlantic City NJ 0008151 ATM ID 0019M Card 6976		40.00	
8/9		Purchase with Cash Back \$ 20.00 authorized on 08/09 Acme Store 0295 Seaside Heigh NJ P00309221849481998 Card 6976		44.65	336.43
8/12		Purchase authorized on 08/08 Macys .Com 800-289-6229 OH S309220776785366 Card 6976		32.74	
8/12		Purchase authorized on 08/09 Sq *Barby's Ventnor City NJ S309221781350835 Card 6976		82.00	
8/12		Purchase authorized on 08/09 Spirits Unlimited Ortleigh Beach NJ S589221851929492 Card 6976		34.11	
8/12		Purchase authorized on 08/10 Cvs/Pharm 05831--1600 Seaside Heigh NJ P00000000275612299 Card 6976		30.82	
8/12		Recurring Payment authorized on 08/10 Microsoft*Xbox Msbill.Info WA S469222589622828 Card 6976		10.65	
8/12		Purchase authorized on 08/10 Colonial Bakery Lavallette NJ S389222839530048 Card 6976		11.79	134.32
8/13		Purchase authorized on 08/12 Wawa 953 0000 Toms River NJ S469224618515649 Card 6976		25.00	
8/13		ATM Withdrawal authorized on 08/13 8013 Atlantic Avenue Margate City NJ 0002729 ATM ID 0011M Card 6976		40.00	69.32
8/14		Purchase Return authorized on 08/13 Tomasellos Auto SE Ventnor Cit NJ S619226555164229 Card 6976	300.00		
8/14		SSA Treas 310 Xxsoc Sec 081419 xxxxx0792C1 SSA N1*Gd*Cassandra Banko for \N1*Be*Issac Ban	1,409.00		
8/14		SSA Treas 310 Xxsoc Sec 081419 xxxxx0792A SSA Cassandra L Banko	2,658.60		
8/14		Purchase authorized on 08/12 Wendy's #3027 Toms River NJ S389224626990388 Card 6976		14.46	
8/14		Purchase authorized on 08/13 Sq *Barby's Ventnor City NJ S589225646317766 Card 6976		20.00	
8/14		Online Transfer to Banko C Way2Save Savings xxxxxx9126 Ref #b06P4S5M3 on 08/14/19		1,000.00	
8/14		Purchase authorized on 08/14 Casel's Market Margate City NJ P00000000486382608 Card 6976		35.55	
8/14		Zelle to Braunstein Laurie on 08/14 Ref #Rp06P7Fdv6 Partial Payment		500.00	
8/14		Venmo Payment 2375761239 Cassandra Banko		100.00	2,766.91
8/15		Purchase authorized on 08/14 Sq *Barby's Ventnor City NJ S389226715464467 Card 6976		60.00	
8/15		Atlanticcity El Resi Util 190814 5387723 Cassandra Banko *		400.00	2,306.91
8/16		Purchase authorized on 08/14 Golo, LLC 800-7304656 DE S589226608604297 Card 6976		44.95	
8/16		Purchase authorized on 08/15 Juniors Doughnuts Margate City NJ S469227537831587 Card 6976		7.94	
8/16		Purchase authorized on 08/15 Macys .Com 800-289-6229 OH S469227591681111 Card 6976		31.60	

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**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/16		Purchase authorized on 08/16 Acme Store 0294 Ventor NJ P00469228660842567 Card 6976		169.26	
8/16		Purchase authorized on 08/16 Acme Store 0294 Ventor NJ P00589228662802182 Card 6976		106.98	1,946.18
8/19		Purchase authorized on 08/15 Macys .Com 800-289-6229 OH S469227591681111 Card 6976		32.74	
8/19		Purchase authorized on 08/16 Sq *Agnes Cafe Bre Ventnor City NJ S469228553143201 Card 6976		34.66	
8/19		Purchase authorized on 08/16 Sq *Barby's Ventnor City NJ S469228621550537 Card 6976		20.00	
8/19		Purchase authorized on 08/16 Tomatoes Margate City NJ S469228854220249 Card 6976		60.52	
8/19		Purchase authorized on 08/18 Colmar Home Center Margate City NJ S389230687347200 Card 6976		10.97	1,787.29
8/20		Purchase authorized on 08/19 Sp * Coolcabanass Httpsusacoolc DE S389231551300600 Card 6976		176.96	
8/20		Purchase with Cash Back \$ 40.00 authorized on 08/20 Aldi 60076 Egg Harbor to NJ P00000000286294764 Card 6976		79.10	1,531.23
8/21		Purchase authorized on 08/19 The Parlor 732-6849701 NJ S589231570929631 Card 6976		5.87	
8/21		Purchase authorized on 08/19 The Parlor 732-6849701 NJ S389231581919691 Card 6976		5.87	
8/21		Purchase authorized on 08/19 The Parlor 732-6849701 NJ S589231691662281 Card 6976		37.46	
8/21		Purchase authorized on 08/20 McDonald's F22642 Ortleigh Beach NJ S469232520035052 Card 6976		10.00	
8/21		Purchase authorized on 08/20 Sq *Barby's Ventnor City NJ S589232630205551 Card 6976		25.00	
8/21		Purchase authorized on 08/21 Casel's Market Margate City NJ P00000000987091837 Card 6976		44.20	1,402.83
8/22		Purchase authorized on 08/20 Royal Farms #331 Egg Harbor NJ S589232569399106 Card 6976		39.66	
8/22		Purchase authorized on 08/22 Cvs/Pharm 00853--9301 Margate City NJ P00000000330480041 Card 6976		35.84	
8/22		Purchase authorized on 08/22 Cvs/Pharmacy #00 00853--9 Margate City NJ P00589234649254598 Card 6976		3.99	1,323.34
8/23		Online Transfer From Banko C Way2Save Savings xxxxxx9126 Ref #1b06Qklr on 08/23/19	400.00		
8/23		Purchase authorized on 08/21 Sack O Subs Ventno 609-8232552 NJ S389233569581833 Card 6976		36.79	
8/23		ATM Withdrawal authorized on 08/23 8013 Atlantic Avenue Margate City NJ 0005599 ATM ID 0011M Card 6976		60.00	
8/23		Non-WF ATM Withdrawal authorized on 08/23 1 Borgata Way Atlantic City NJ 00389235652217448 ATM ID Cpsb1839 Card 6976		404.99	
8/23		Non-Wells Fargo ATM Transaction Fee		2.50	
8/23		Purchase authorized on 08/23 Borgata Hotel CA Borgata Atlantic City NJ P00589235664061208 Card 6976		398.15	
8/23		Purchase authorized on 08/23 Borgata Hotel CA Borgata Atlantic City NJ P00389235690038894 Card 6976		418.95	401.96
8/26		Citrus Health NE ACH Paymen W-100160688 Cassandra Banko	428.00		
8/26		Venmo Cashout 2418653077 Cassandra Banko	8.00		
8/26		Online Transfer From Banko C Way2Save Savings xxxxxx9126 Ref #1b06Qmzdl on 08/24/19	500.00		
8/26		Purchase authorized on 08/22 Imperial Massage I Margate NJ S469234814603200 Card 6976		101.65	
8/26		Purchase authorized on 08/23 Venus.Com WWW.Venus.Com FL S589235600105366 Card 6976		173.86	
8/26		Purchase authorized on 08/23 Sq *Barby's Ventnor City NJ S469235603106477 Card 6976		82.00	
8/26		Purchase authorized on 08/24 Sq *Agnes Cafe Bre Ventnor City NJ S309236525388037 Card 6976		33.64	

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**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/26		Purchase authorized on 08/24 Gamestop #5475 15 Bethel Somers Point NJ P00589236609730608 Card 6976		31.97	
8/26		Purchase authorized on 08/24 Shoprite Somers Pnt S1 Somers Point NJ P00309236644088877 Card 6976		158.11	
8/26		ATM Withdrawal authorized on 08/24 8013 Atlantic Avenue Margate City NJ 0006211 ATM ID 0011M Card 6976		60.00	
8/26		Purchase authorized on 08/25 Casel's Market Margate City NJ P0000000089113352 Card 6976		60.04	
8/26		Recurring Payment authorized on 08/25 Daily Harvest Httpswww.Dail NY S469237803070651 Card 6976		167.76	468.93
8/27		Purchase authorized on 08/26 Hollywood Nails II Northfield NJ S469238731979783 Card 6976		106.00	
8/27		Purchase authorized on 08/27 Wal-Mart Super Center Egg Hbr Towns NJ P00000000671840928 Card 6976		137.23	225.70
8/28		Purchase authorized on 08/27 Sq *Barby's Ventnor City NJ S389239719289783 Card 6976		32.00	
8/28		ATM Cash Approved In Overdraft authorized on 08/28 8013 Atlantic Avenue Margate City NJ 0007205 ATM ID 0011M Card 6976		480.00	-286.30
8/29		NSF Return Item Fee for a Transaction Received on 08/28 \$100.00 Check # 00123		35.00	
8/29		Overdraft Fee for a Transaction Posted on 08/28 \$480.00 ATM Cash Approved In Overdraft authorized on 08/28 8013 Atlantic Avenue Margate City NJ		35.00	
8/29		Zelle From Ramiro Cubas on 08/29 Ref # Tdp0Euhliay2	500.00		143.70
8/30		Edeposit IN Branch/Store 08/30/19 10:46:48 Am 8013 Atlantic Ave Margate City NJ 6976	220.00		
8/30		Deposit Made In A Branch/Store	100.00		
8/30		Zelle From Ramiro Cubas on 08/30 Ref # Tdp0Euillxls	300.00		
8/30		Purchase authorized on 08/30 Cvs/Pharmacy #00 00853--9 Margate City NJ P00589242582833992 Card 6976		54.27	709.43
<b>Ending balance on 8/31</b>					<b>709.43</b>
<b>Totals</b>			<b>\$7,384.57</b>	<b>\$8,346.45</b>	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

**Items returned unpaid**

Date	Description	Amount
8/29	Check Reference # 00007113008325090206	100.00

**Summary of Overdraft and Returned Item fee(s)**

	Total this statement period	Total year-to-date †
Total Overdraft Fees	\$35.00	\$175.00
Total Returned Item Fees	\$35.00	\$35.00

† Year-to-date total reflects fees assessed or reversed since first full statement period of current calendar year.

**Summary of Overdraft Rewind <sup>SM</sup> Benefits**

	Total this statement period	Total year-to-date †
Total Number of Overdraft and Return Item Fees Waived	0	1
Total Amount of Overdraft and Return Item Fees Waived	\$0.00	\$35.00

† Year-to-date total reflects fees waived since first full statement period of calendar year.

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### Monthly service fee summary

For a complete list of fees and detailed account information, see the Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) or talk to a banker. Go to [wellsfargo.com/feefaq](https://wellsfargo.com/feefaq) for a link to these documents, and answers to common monthly service fee questions.

Fee period 08/01/2019 - 08/31/2019	Standard monthly service fee \$10.00	You paid \$0.00
<b>How to avoid the monthly service fee</b>	Minimum required	This fee period
Have any <b>ONE</b> of the following account requirements		
· Minimum daily balance	\$1,500.00	-\$286.30 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$4,503.60 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	76 <input checked="" type="checkbox"/>
· The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card		

### Monthly service fee discount(s) *(applied when box is checked)*

Age of primary account owner is 17 - 24 (\$10.00 discount) ☐

The Monthly service fee summary fee period ending date shown above includes a Saturday, Sunday, or holiday which are non-business days.

Transactions occurring after the last business day of the month will be included in your next fee period.

RC/RC

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### Worksheet to balance your account

Follow the steps below to reconcile your statement balance with your account register balance. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.

**A** Enter the ending balance on this statement. \$ \_\_\_\_\_

**B** List outstanding deposits and other credits to your account that do not appear on this statement. Enter the total in the column to the right.

Description	Amount
<b>Total</b>	<b>\$</b> _____

**C** Add **A** and **B** to calculate the subtotal. = \$ \_\_\_\_\_

**D** List outstanding checks, withdrawals, and other debits to your account that do not appear on this statement. Enter the total in the column to the right.

Number/Description	Amount
<b>Total</b>	<b>\$</b> _____

**E** Subtract **D** from **C** to calculate the adjusted ending balance. This amount should be the same as the current balance shown in your register. = \$ \_\_\_\_\_

### General statement policies for Wells Fargo Bank

■ **To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts.** You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Portland, OR 97208-5058. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.

■ **In case of errors or questions about your electronic transfers,** telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

# Wells Fargo Way2Save® Savings

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CASSANDRA L BANKO  
DEBTOR IN POSSESSION  
CH 11 CASE #18-29983(NJ)  
304 N ESSEX AVE  
MARGATE CITY NJ 08402-1830

## Questions?

Available by phone 24 hours a day, 7 days a week:  
Telecommunications Relay Services calls accepted

**1-800-TO-WELLS** (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: wells Fargo.com

Write: Wells Fargo Bank, N.A. (347)  
P.O. Box 6995  
Portland, OR 97228-6995

## You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

### Activity summary

Beginning balance on 8/1	\$495.01
Deposits/Additions	1,000.01
Withdrawals/Subtractions	- 1,495.00
<b>Ending balance on 8/31</b>	<b>\$0.02</b>

Account number:

CASSANDRA L BANKO  
DEBTOR IN POSSESSION  
CH 11 CASE #18-29983(NJ)

New Jersey account terms and conditions apply

For Direct Deposit use  
Routing Number (RTN): 021200025

### Interest summary

Interest paid this statement	\$0.01
Average collected balance	\$454.04
Annual percentage yield earned	0.03%
Interest earned this statement period	\$0.01
Interest paid this year	\$0.02

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## Transaction history

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/5	* Online Transfer to Banko C Everyday Checking xxxxxx4002 Ref #1b06Mwq9Nr on 08/05/19		300.00	195.01
8/9	* Online Transfer to Banko C Everyday Checking xxxxxx4002 Ref #1b06Nkcqt3 on 08/09/19		100.00	
8/9	* Online Transfer to Banko C Everyday Checking xxxxxx4002 Ref #1b06Nltdwl on 08/09/19		90.00	5.01
8/14	Online Transfer From Banko C Everyday Checking xxxxxx4002 Ref #1b06P4S5M3 on 08/14/19	1,000.00		1,005.01
8/23	* Online Transfer to Banko C Everyday Checking xxxxxx4002 Ref #1b06Qklrxx on 08/23/19		400.00	605.01
8/26	* Online Transfer to Banko C Everyday Checking xxxxxx4002 Ref #1b06Qmzdls on 08/24/19		500.00	105.01
8/30	Withdrawal Made In A Branch/Store		100.00	
8/30	Interest Payment	0.01		
8/30	Monthly Service Fee		5.00	0.02
<b>Ending balance on 8/31</b>				<b>0.02</b>
<b>Totals</b>		<b>\$1,000.01</b>	<b>\$1,495.00</b>	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

\* Indicates transaction counts toward the Regulation D and Wells Fargo savings withdrawal and transfer limit. Except outgoing wire transfers, there is no limit on the number of withdrawals or transfers made in person at an ATM or Wells Fargo location or on any types of deposits. For more information, please refer to your Account Agreement.

## Monthly service fee summary

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Fee period 08/01/2019 - 08/31/2019	Standard monthly service fee \$5.00	You paid \$5.00
<b>How to avoid the monthly service fee</b>	Minimum required	This fee period
Have any <b>ONE</b> of the following account requirements		
· Minimum daily balance	\$300.00	\$5.01 <input type="checkbox"/>
· A daily automatic transfer from a Wells Fargo checking account	\$1.00	\$0.00 <input type="checkbox"/>
· Save As You Go® transfer from a Wells Fargo checking account	\$1.00	\$0.00 <input type="checkbox"/>
· A monthly automatic transfer from a Wells Fargo checking account	\$25.00	\$0.00 <input type="checkbox"/>
· The fee is waived when the primary account owner is under the age of 18 (19 in Alabama)		

The Monthly service fee summary fee period ending date shown above includes a Saturday, Sunday, or holiday which are non-business days. Transactions occurring after the last business day of the month will be included in your next fee period.

AM/AM

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### Worksheet to balance your account

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Description	Amount
Total	\$ _____

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Number/Description	Amount
Total	\$ _____

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2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
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